

Serial No. 08/914,789

Docket No. CITI0044

reformatting the first data into third data wherein the third data is configured in a universal format;

reformatting the second data into fourth data where the fourth data is configured in the universal format;

normalizing the third and fourth data into normalized data;

parsing a first portion of the normalized data so as to form parsed data;

geo-coding a second portion of the normalized data and the parsed data so as to form geo-coded data;

storing a third portion of the normalized data so as to form currently stored normalized data;

storing the geo-coded data so as to form currently stored geo-coded data;

determining if the currently stored normalized data differs from previously stored normalized data or if the currently stored geo-coded data differs from previously stored geo-coded data;

integrating the currently stored normalized data with the previously stored normalized data so as to form integrated normalized data if the currently stored normalized data differs from the previously stored normalized data;

integrating the currently stored geo-coded data with the previously stored geo-coded data so as to form integrated geo-coded data if the currently stored geo-coded data differs from the previously stored geo-coded data;

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B preparing reports from either a combination of the integrated normalized data and integrated geo-coded data or from a combination of currently stored normalized data and currently stored geo-coded data.

Please amend claims 2, 6, 8 and 10 as follows.

B² 2. (Twice Amended) The method according to claim [1] 23, further comprising: transmitting said reports to at least one regulator of the financial institution.

B³ 6. (Twice Amended) The method according to claim [1] 23, wherein the extracting is performed on a regular basis.

B⁴ 8. (Twice Amended) The method of claim [1] 23, wherein said plurality of sources includes branches of the financial institution.

B⁵ 10. (Amended) The method according to claim [1] 23, wherein said reports include reports required by federal regulators under the fair lending laws.